

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
SEPTEMBER 30, 2008, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY OPENED</u>		
	American Bank Center First, Bismarck, opened facility at 324 North 3 rd Street, Bismarck	Effective 9-2-08
	Cornerstone Bank, Enderlin, opened facility at 600 South 2 nd Street, Suite 2, Bismarck	Effective 9-10-08
<u>TRADE NAME</u>		
8-29-08	Cornerstone Bank, Enderlin, request to use the trade names Heartland Mortgage and Heartland Mortgage Company	Approved by State Banking Board 9-11-08
<u>CHANGE OF CONTROL</u>		
9-22-08	Randall E. Streifel to increase ownership from 20% to 100% of the outstanding common stock of Liberty Bancorporation, Inc., Powers Lake	Comment period ends 10-10-08. To be acted on by State Banking Board 11-13-08.
<u>BRANCH APPLICATION</u>		
7-28-08	Dakota Plains Credit Union, Edgeley, to establish a branch at 201 4 th Ave, Ste 4, Enderlin	Approved by State Credit Union Board 9-12-08
<u>USURY</u>		

The usury rate for unregulated lenders the month of October 2008 is **7.373%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.